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**State:** District of Columbia **First Filing Company:** Granite State Insurance Company, ...  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0011 Environmental Pollution Liability  
**Product Name:** Club Program 151064000288  
**Project Name/Number:** Pollution Limited Liability Filing Revisions/AIG-20-GL-01

## Filing at a Glance

Companies: Granite State Insurance Company  
Illinois National Insurance Co.  
New Hampshire Insurance Company

Product Name: Club Program 151064000288

State: District of Columbia

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0011 Environmental Pollution Liability

Filing Type: Rule

Date Submitted: 02/11/2020

SERFF Tr Num: AGNY-132237904

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: AIG-20-GL-01

Effective Date On Approval

Requested (New):

Effective Date On Approval

Requested (Renewal):

Author(s): Myron Harry

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

**State:** District of Columbia **First Filing Company:** Granite State Insurance Company, ...  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0011 Environmental Pollution Liability  
**Product Name:** Club Program 151064000288  
**Project Name/Number:** Pollution Limited Liability Filing Revisions/AIG-20-GL-01

## General Information

Project Name: Pollution Limited Liability Filing Revisions  
Project Number: AIG-20-GL-01

Status of Filing in Domicile:  
Domicile Status Comments: Filing being submitted simultaneously on a Countrywide basis.

Reference Organization:  
Reference Title:  
Filing Status Changed: 02/11/2020

Reference Number:  
Advisory Org. Circular:

State Status Changed:

Deemer Date:

Created By: Myron Harry

Submitted By: Myron Harry

Corresponding Filing Tracking Number: AGNY-132237905

### Filing Description:

The referenced companies (the "Companies") currently have on file with your Department their Club Program under company filing no. AIC-03-MP-01. The Companies submit for your review and approval two revised endorsements, declarations page and associated rule page to replace the versions on file under company filing number AIC-08-GL-37; SERFF Tr Num: AGNY-126114207.

The Companies are also filing to withdraw the Limitation of Coverage to Pesticides, Herbicides, Fungicides, Fertilizers or Pool Chemicals Applicator Coverage Endorsement – 99766 (9-08) and in its place will use Exception to Pollution Exclusion Endorsement – 102175 (5/10) approved under Company Filing No. CHS-12-GL-18.

Please refer to the attached manual pages for information about the rating rules and the redline to see the changes made to the previous version.

The associated forms are being filed separately under Serff Tracking No. AGNY-132237905

## Company and Contact

### Filing Contact Information

Myron Harry, myron.harry@aig.com  
80 Pine Street 718-250-1771 [Phone]  
13th Floor  
New York, NY 10005

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**State:** District of Columbia **First Filing Company:** Granite State Insurance Company, ...  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0011 Environmental Pollution Liability  
**Product Name:** Club Program 151064000288  
**Project Name/Number:** Pollution Limited Liability Filing Revisions/AIG-20-GL-01

**Filing Company Information**

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|                                 |                         |                             |
|---------------------------------|-------------------------|-----------------------------|
| Granite State Insurance Company | CoCode: 23809           | State of Domicile: Illinois |
| 175 Water Street                | Group Code: 12          | Company Type:               |
| 18th Floor                      | Group Name:             | State ID Number:            |
| New York, NY 10038              | FEIN Number: 02-0140690 |                             |
| (212) 458-5000 ext. [Phone]     |                         |                             |

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|                                 |                         |                             |
|---------------------------------|-------------------------|-----------------------------|
| Illinois National Insurance Co. | CoCode: 23817           | State of Domicile: Illinois |
| 175 Water Street                | Group Code: 12          | Company Type:               |
| New York, NY 10038              | Group Name:             | State ID Number:            |
| (212) 458-5000 ext. [Phone]     | FEIN Number: 37-0344310 |                             |

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|                                 |                         |                             |
|---------------------------------|-------------------------|-----------------------------|
| New Hampshire Insurance Company | CoCode: 23841           | State of Domicile: Illinois |
| 175 Water Street                | Group Code: 12          | Company Type:               |
| 18th Floor                      | Group Name: AIG         | State ID Number:            |
| New York, NY 10038              | FEIN Number: 02-0172170 |                             |
| (212) 458-5000 ext. [Phone]     |                         |                             |

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**Filing Fees**

|                  |    |
|------------------|----|
| Fee Required?    | No |
| Retaliatory?     | No |
| Fee Explanation: |    |

|                             |  |                              |                                      |                            |              |
|-----------------------------|--|------------------------------|--------------------------------------|----------------------------|--------------|
| <b>SERFF Tracking #:</b>    | AGNY-132237904   | <b>State Tracking #:</b>     |                                      | <b>Company Tracking #:</b> | AIG-20-GL-01 |
| <b>State:</b>               | District of Columbia   | <b>First Filing Company:</b> | Granite State Insurance Company, ... |                            |              |
| <b>TOI/Sub-TOI:</b>         | 17.0 Other Liability-Occ/Claims Made/17.0011 Environmental Pollution Liability |                              |                                      |                            |              |
| <b>Product Name:</b>        | Club Program 151064000288  |                              |                                      |                            |              |
| <b>Project Name/Number:</b> | Pollution Limited Liability Filing Revisions/AIG-20-GL-01                      |                              |                                      |                            |              |

## Rate Information

Rate data does NOT apply to filing.

|                             |  |                              |                                      |
|-----------------------------|--|------------------------------|--------------------------------------|
| <b>State:</b>               | District of Columbia   | <b>First Filing Company:</b> | Granite State Insurance Company, ... |
| <b>TOI/Sub-TOI:</b>         | 17.0 Other Liability-Occ/Claims Made/17.0011 Environmental Pollution Liability |                              |                                      |
| <b>Product Name:</b>        | Club Program 151064000288  |                              |                                      |
| <b>Project Name/Number:</b> | Pollution Limited Liability Filing Revisions/AIG-20-GL-01                      |                              |                                      |

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name  | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments                 |
|----------|----------------------|---|------------------|-------------|------------------------------|-----------------------------|
| 1        |                      | General Liability Club Program Exception Page (10-19) | Pages 2          | Replacement | AGNY-126114207               | CW EXCEPTION PAGE 10-19.pdf |

**DIVISION SIX  
GENERAL LIABILITY  
CLUB PROGRAM  
EXCEPTION PAGE**

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**BOLLINGER CLUB POLLUTION COVERAGE**

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**Description of Country Club Pollution Liability Coverages - Club Program****A. ELIGIBILITY**

Limited Pollution Coverage forms to be used exclusively with our Club Program for the following classes of business. The following are the only classes of business that the Company intends to be covering using these forms.

1. Member-owned, non-profit clubs;
2. Corporately owned clubs,
3. Private owned clubs, (including private corporations); or
4. Publicly owned clubs, other than municipally owned or operated clubs.

**B. PREMIUM CHARGES****1 Country Club (CC) Pollution Coverages – Pollution Liability Limited Coverage Form – B, Form No. 99767:**

- The following charges apply if this form is used. It will be attached to the **ISO Pollution Liability Coverage Form Designated Sites, Form No. CG 00 39** as a stand alone policy.
- The premium charges are divided into two sections.
  - i. The first charge covers the limited pollution liability coverage **(including the mandated clean-up cost for maximum limits of \$1,000,000/\$1,000,000.**
  - ii. The second charge covers the above ground storage tanks on a per tank basis. The addition of the two appropriate charges for the number of tanks and the limits required give you the final premium flat charge.
- The maximum limits available are \$10,000,000 per incident/\$10,000,000 aggregate limit.

| PEST/HERB COVERAGE |         |  | EACH TANK    |         |
|--------------------|---------|--|--------------|---------|
| LIMITS             | PREMIUM |  | LIMITS       | PREMIUM |
| \$1,000,000        | \$2,000 |  | \$1,000,000  | \$450   |
| \$2,000,000        | \$2,150 |  | \$2,000,000  | \$550   |
| \$3,000,000        | \$2,450 |  | \$3,000,000  | \$650   |
| \$4,000,000        | \$2,600 |  | \$4,000,000  | \$750   |
| \$5,000,000        | \$2,750 |  | \$5,000,000  | \$850   |
| \$6,000,000        | \$2,900 |  | \$6,000,000  | \$950   |
| \$7,000,000        | \$3050  |  | \$7,000,000  | \$1050  |
| \$8,000,000        | \$3,200 |  | \$8,000,000  | \$1150  |
| \$9,000,000        | \$3,350 |  | \$9,000,000  | \$1250  |
| \$10,000,000       | \$3,500 |  | \$10,000,000 | \$1350  |

**2. Country Club Pollution Coverages – Pollution Liability Limited Coverage Form  
Endorsement– Form A, Form No. 79357:**

- The following charges apply if this form is used. It will be attached to the **ISO Pollution Liability Coverage Form Designate Sites, Form No. CG 00 39** as a stand alone policy.
- The premium charges are divided into two sections.
  - i. The first charge covers the pesticide, herbicide, fertilizer, fungicide, pool chemical applicator coverage and limited pollution liability coverage **(including the mandated clean-up cost for maximum limits of \$1,000,000/\$1,000,000 limits)**
  - ii. The second charge covers the above ground storage tanks on a per tank basis. The addition of the two appropriate charges for the number of tanks and the limits required give you the final premium flat charge.
- The maximum limits available are \$10,000,000 per incident/\$10,000,000 aggregate limit.

| PEST/HERB COVERAGE |         |  | EACH TANK    |         |
|--------------------|---------|--|--------------|---------|
| LIMITS             | PREMIUM |  | LIMITS       | PREMIUM |
| \$1,000,000        | \$2,750 |  | \$1,000,000  | \$450   |
| \$2,000,000        | \$2,900 |  | \$2,000,000  | \$550   |
| \$3,000,000        | \$3,200 |  | \$3,000,000  | \$650   |
| \$4,000,000        | \$3,350 |  | \$4,000,000  | \$750   |
| \$5,000,000        | \$3,500 |  | \$5,000,000  | \$850   |
| \$6,000,000        | \$3,650 |  | \$6,000,000  | \$950   |
| \$7,000,000        | \$3,800 |  | \$7,000,000  | \$1,050 |
| \$8,000,000        | \$3,950 |  | \$8,000,000  | \$1,150 |
| \$9,000,000        | \$4,100 |  | \$9,000,000  | \$1,250 |
| \$10,000,000       | \$4,250 |  | \$10,000,000 | \$1,350 |

|                             |  |                              |                                      |
|-----------------------------|--|------------------------------|--------------------------------------|
| <b>State:</b>               | District of Columbia   | <b>First Filing Company:</b> | Granite State Insurance Company, ... |
| <b>TOI/Sub-TOI:</b>         | 17.0 Other Liability-Occ/Claims Made/17.0011 Environmental Pollution Liability |                              |                                      |
| <b>Product Name:</b>        | Club Program 151064000288  |                              |                                      |
| <b>Project Name/Number:</b> | Pollution Limited Liability Filing Revisions/AIG-20-GL-01                      |                              |                                      |

## Supporting Document Schedules

|                         |                          |
|-------------------------|--------------------------|
| <b>Bypassed - Item:</b> | Consulting Authorization |
| <b>Bypass Reason:</b>   | N/A                      |
| <b>Attachment(s):</b>   |                          |
| <b>Item Status:</b>     |                          |
| <b>Status Date:</b>     |                          |

|                         |                               |
|-------------------------|-------------------------------|
| <b>Bypassed - Item:</b> | Actuarial Certification (P&C) |
| <b>Bypass Reason:</b>   | N/A                           |
| <b>Attachment(s):</b>   |                               |
| <b>Item Status:</b>     |                               |
| <b>Status Date:</b>     |                               |

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | District of Columbia and Countrywide Experience for the Last 5 Years (P&C) |
| <b>Bypass Reason:</b>   | N/A  |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | District of Columbia and Countrywide Loss Ratio Analysis (P&C) |
| <b>Bypass Reason:</b>   | N/A  |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Redline   |
| <b>Comments:</b>         | Attached please find a redline copy of the Exception Page |
| <b>Attachment(s):</b>    | CW EXCEPTION PAGE REDLINE.pdf                             |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |



**EXCEPTION PAGE**  
**DIVISION SIX**  
**GENERAL LIABILITY**  
**BOLLINGER CLUB PROGRAM**  
**EXCEPTION PAGE**

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**BOLLINGER CLUB POLLUTION COVERAGE**

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**Description of Country Club Pollution Liability Coverages - ~~Bollinger~~ Club Program**

**A. ELIGIBILITY**

Limited Pollution Coverage forms to be used exclusively with our ~~Bollinger~~ Club Program for the following classes of business. The following are the only classes of business that the Company intends to be covering using these forms.

1. Member-owned, non-profit clubs;
2. Corporately owned clubs,
3. Private owned clubs, (including private corporations); or
4. Publicly owned clubs, other than municipally owned or operated clubs.

**B. PREMIUM CHARGES**

~~Limitation of Coverage to Pesticides, Herbicides, Fungicides, Fertilizers or Pool Chemicals Applicator Coverage Form,  
Form No. 99766;~~

- ~~• The flat charge is \$750 for this endorsement. It is not subject to discretionary pricing.~~
- ~~• The maximum limits available are \$1,000,000 occurrence/\$3,000,000 aggregate limit.~~

~~21.~~ **Country Club (CC) Pollution Coverages – Pollution Liability Limited Coverage Form**  
~~– B, Form No. 99767;~~

- o The following charges apply if this form is used. It will be attached to the ISO's **Pollution Liability Coverage Form Designated Sites - Form No. CG 00 39** as a stand alone policy.
- o The premium charges are divided into two sections.
  - i. The first charge covers the limited pollution liability coverage **(including the mandated clean-up cost for maximum limits of \$1,000,000/\$1,000,000.**
  - ii. The second charge covers the above ground storage tanks on a per tank basis. The addition of the two appropriate charges for the number of tanks and the limits required give you the final premium flat charge.
- o The maximum limits available are \$10,000,000 per incident/\$10,000,000 aggregate limit.

| PEST/HERB COVERAGE |         |  | EACH TANK    |         |
|--------------------|---------|--|--------------|---------|
| LIMITS             | PREMIUM |  | LIMITS       | PREMIUM |
| \$1,000,000        | \$2,000 |  | \$1,000,000  | \$450   |
| \$2,000,000        | \$2,150 |  | \$2,000,000  | \$550   |
| \$3,000,000        | \$2,450 |  | \$3,000,000  | \$650   |
| \$4,000,000        | \$2,600 |  | \$4,000,000  | \$750   |
| \$5,000,000        | \$2,750 |  | \$5,000,000  | \$850   |
| \$6,000,000        | \$2,900 |  | \$6,000,000  | \$950   |
| \$7,000,000        | \$3,050 |  | \$7,000,000  | \$1,050 |
| \$8,000,000        | \$3,200 |  | \$8,000,000  | \$1,150 |
| \$9,000,000        | \$3,350 |  | \$9,000,000  | \$1,250 |
| \$10,000,000       | \$3,500 |  | \$10,000,000 | \$1,350 |

**2. Country Club Pollution Coverages – Pollution Liability Limited Coverage Form Endorsement– Form A, Form No. 79357:**

- The following charges apply if this form is used. It will be attached to the **ISO's Pollution Liability Coverage Form Designated Sites - Form No. CG 00 39** as a stand alone policy.
- The premium charges are divided into two sections.
  - i. The first charge covers the pesticide, herbicide, fertilizer, fungicide, pool chemical applicator coverage and limited pollution liability coverage **(including the mandated clean-up cost for maximum limits of \$1,000,000/\$1,000,000 limits)**
  - ii. The second charge covers the above ground storage tanks on a per tank basis. The addition of the two appropriate charges for the number of tanks and the limits required give you the final premium flat charge.
- The maximum limits available are \$10,000,000 per incident/\$10,000,000 aggregate limit.

| PEST/HERB COVERAGE |         |  | EACH TANK    |         |
|--------------------|---------|--|--------------|---------|
| LIMITS             | PREMIUM |  | LIMITS       | PREMIUM |
| \$1,000,000        | \$2,750 |  | \$1,000,000  | \$450   |
| \$2,000,000        | \$2,900 |  | \$2,000,000  | \$550   |
| \$3,000,000        | \$3,200 |  | \$3,000,000  | \$650   |
| \$4,000,000        | \$3,350 |  | \$4,000,000  | \$750   |
| \$5,000,000        | \$3,500 |  | \$5,000,000  | \$850   |
| \$6,000,000        | \$3,650 |  | \$6,000,000  | \$950   |
| \$7,000,000        | \$3,800 |  | \$7,000,000  | \$1,050 |
| \$8,000,000        | \$3,950 |  | \$8,000,000  | \$1,150 |
| \$9,000,000        | \$4,100 |  | \$9,000,000  | \$1,250 |
| \$10,000,000       | \$4,250 |  | \$10,000,000 | \$1,350 |